

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Richmond Division

**In re:**

**Case Number** 08-36292-KRH  
**Chapter** 13

Frances Ann Jefferson

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS  
CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

**TO THE DEBTOR(S):**

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s') Certification of Compliance with 11 U.S.C. §1328 (form attached) as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

**TO CREDITORS:**

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, \$136,875 if the case was filed April 1, 2007 through March 31, 2010, or \$146,450 if the case was filed on or after April 1, 2010, and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §522(q)(1)(A) or liable for a debt of the kind described in §522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: July 11, 2013

William C. Redden , Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Frances Ann Jefferson  
 Debtor

Case No. 08-36292-KRH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: alleyk  
 Form ID: ntc4008

Page 1 of 3  
 Total Noticed: 24

Date Rcvd: Jul 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2013.

db +Frances Ann Jefferson, 3319 Lynhaven Avenue, Richmond, VA 23234-2115  
 cr Wells Fargo Financial System Virginia, Inc. succes, 13675 Technology Drive,  
 Bldg. C, 2nd Floor, Eden Prairie, MN 55344-2252  
 8616329 +Allied Cash Advance, 4721 Walmsley Blvd., Richmond, VA 23234-2348  
 8616330 +Anderson Financial T/A Loan Ma, 6900 Midlothian Tnpk, Richmond, VA 23225-5635  
 8616331 +Cash 2u Payday Loans 31, 6220 Hull Street Road, Richmond, VA 23224-2450  
 8616332 +Check and Go, 4712 N Southside Plaza, Richmond, VA 23224-1742  
 8616335 +Cmi, 4200 International, Carrollton, TX 75007-1930  
 8616336 #+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1718  
 8781953 +LOAN MAX, 3440 PRESTON RIDGE RD., SUITE 500, ALPHARETTA, GA 30005-3823  
 8616339 +Stan Furn, 201 E Belt Blvd, Richmond, VA 23224-1205  
 8616340 +Standard Furniture, 201 E Belt Blvd., Richmond, VA 23224-1205  
 8616342 +Virginia Association Realtors, 10231 Telegraph Road, Glen Allen, VA 23059-4561  
 8628388 +WELLS FARGO FINANCIAL VIRGINIA, INC., Wells Fargo, P.O. Box 7648, Boise, ID 83707-1648  
 8634727 Wells Fargo Fin. System VA, Inc, successor by merger to Wells Fargo Fin.,  
 Acceptance System Virginia, Inc., 13675 Technology Drive, Bldg. C, 2nd Floor,  
 Eden Prairie, MN 55344-2252  
 8616343 +West Asset, 220 A North Sunset, Sherman, TX 75092-7465  
 8616344 +Wffinancial, 2501 Seaport Drive, Chester, PA 19013-2249

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/PDF: rmscedi@recoverycorp.com Jul 12 2013 01:59:34

Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
 8616333 +E-mail/Text: heatherg@checkcity.com Jul 12 2013 01:55:37 Check City,  
 4708 Jefferson Davis Hwy, Richmond, VA 23234-3153  
 8616334 +Fax: 614-760-4092 Jul 12 2013 02:22:39 Checksmart, 159 E Belt Blvd,  
 Richmond, VA 23224-1203  
 8616337 E-mail/Text: TAMAR.GADE@DRIVETIME.COM Jul 12 2013 02:16:05 D.T. Credit Corporation,  
 P.O. Box 29018, Phoenix, AZ 85038-9018  
 8616338 E-mail/Text: bankruptcydepartment@ncogroup.com Jul 12 2013 02:23:30 Nco Fin /99, Pob 41466,  
 Philadelphia, PA 19101-0000  
 8645502 +E-mail/Text: collection@newgenfcu.org Jul 12 2013 01:54:26  
 New Generation Federal Credit Union, 1700 Robin Hood Rd, Richmond, VA 23220-1012  
 8682360 E-mail/PDF: rmscedi@recoverycorp.com Jul 12 2013 01:59:34  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 8616341 +E-mail/Text: collection@newgenfcu.org Jul 12 2013 01:54:26 Vacap Fcu, 1700 Robin Hood Rd,  
 Richmond, VA 23220-1012

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DT Credit Corporation  
 aty ##+The Debt Law Group, PLLC, West End, PO Box 5928, Glen Allen, VA 23058-5928  
 8616328 ##+Advance America, 3906 Hull Street Road, Richmond, VA 23224-1714

TOTALS: 1, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: alleyk  
Form ID: ntc4008

Page 2 of 3  
Total Noticed: 24

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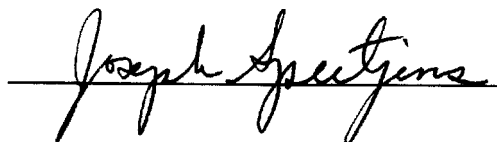
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-7

User: alleyk  
Form ID: ntc4008

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Total Noticed: 24

Date Rcvd: Jul 11, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2013 at the address(es) listed below:

Andrew S. Goldstein on behalf of Creditor Wells Fargo Financial System Virginia, Inc.  
successor by merger to Wells Fargo Financial Acceptance System Virginia, Inc.  
AGoldstein@mglspc.com

Carl M. Bates station01@richchap13.com,  
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.c  
om

Melissa M. Watson Goode on behalf of Creditor DT Credit Corporation pjmecf@glasserlaw.com,  
mgoode@glasserlaw.com

Richard James Oulton on behalf of Debtor Frances Ann Jefferson 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;fellows.jl@gmail.com;rdukelaw@gmail.com

Richard James Oulton on behalf of Attorney The Debt Law Group, PLLC 2debtlawgroup@gmail.com,  
thedebtlawgroupmail@gmail.com;fellows.jl@gmail.com;rdukelaw@gmail.com

TOTAL: 5